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ASSIGNMENT OF MORTGAGE/DEED OF TRUST

Loan #2004010408

KNOW ALL MEN BY THESE PRESENTS, that United Bank 2600 S. Thompson, Springdale, AR 72764, for good and valuable consideration to it in hand paid by MorEquity. It's successors and/or Assigns, 5010 Carriage Drive, Evansville, IN 47715 ("Assignee"), the receipt of which consideration is hereby acknowledged, does hereby assign, transfer, and set over unto assignee all its rights, title, and interest in and to that Certain Deed of Trust/Mortgage executed by Richard J. Hemingway and Colleen P. Hemingway, husband and wife unto United Bank, Trustee dated February 27, 2004 and filed of record in the office of the Circuit Clerk and Ex-Officio Recorder of DeSoto County, Mississippi the 1st day of March, 2004 and appearing in Book/Film 1934, Page 502 together with the note(s) and indebtedness described and secured by the instrument aforesaid covering the following described real property:

Lot 175, Final Plat, Section C, Ivy Trails Subdivision, Section 30, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 83, Pages 30-31, in the Register's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

IN WITNESS WHEREOF, this Agreement has been executed this 20th day of May, 2004.

Attest:

United Bank

Alice Ann Simkins, Vice President

Judy S. Bell, Vice President

STATE OF ARKANSAS COUNTY OF WASHINGTON

SS:

Before me, the undersigned, a Notary Public, within and for said County and State, at Springdale, duly commissioned and qualified, personally appeared Judy S. Bell, Vice President and Alice Ann Simkins, Vice President of United Bank as Assignor, were duly authorized in their respective capacities to execute the foregoing instrument for and in the name of and on behalf of said Assignor, and further stated and acknowledged that they have signed, executed, and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and Notary Seal at my office in said Washington County, this 20th day of May, 2004.

Notary Public

OFFICIAL SEAL KIM DAVIS NOTARY . ARKANSAS WASHINGTON COUNTY COMMISSION EXP. 226-08

Return to: United Bank 2600 S. Thompson Springdale, AR 72764